

In re:  
William Vincent Conrad  
Meredith Haleen Conrad  
Debtors

Case No. 24-14564-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Jan 07, 2025

User: admin  
Form ID: 309I

Page 1 of 3  
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 10, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ William Vincent Conrad, Meredith Haleen Conrad, 32 Park Road, Reading, PA 19609-1756
14962873	+ Tongo, 401 Park Avenue, New York, NY 10016-8808
14963681	+ U.S. Department of Housing and Urban Development, 2000 N Classen Blvd Suite 3200, Oklahoma City, OK 73106-6034

TOTAL: 3

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: CourtNotices@rqplaw.com	Jan 08 2025 00:41:00	JOSEPH L QUINN, Ross, Quinn & Ploppert, P.C., 192 S. Hanover Street, Suite 101, Pottstown, PA 19464
tr	Email/Text: Info@ReadingCh13.com	Jan 08 2025 00:41:00	SCOTT F. WATERMAN [Chapter 13], Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606
smg	+ Email/Text: taxclaim@countyofberks.com	Jan 08 2025 00:41:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Jan 08 2025 00:41:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustregion03.ph.ecf@usdoj.gov	Jan 08 2025 00:41:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14962855	+ EDI: CAPIO.COM	Jan 08 2025 05:27:00	AssetCare, Attn: Bankruptcy, 3400 Texoma Parkway, Suite 300, Sherman, TX 75090-1916
14962859	^ MEBN	Jan 08 2025 00:23:41	CMG Financial, Attn: Bankruptcy, 3160 Crow Canyon Rd, Ste 400, San Ramon, CA 94583-1382
14962856	+ EDI: CAPIO.COM	Jan 08 2025 05:27:00	Capio Partners, LLC, Attn: Bankruptcy, Po Box 3498, Sherman, TX 75091-3498
14962857	+ EDI: CAPITALONE.COM	Jan 08 2025 05:21:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14962858	+ EDI: CAPONEAUTO.COM	Jan 08 2025 05:21:00	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302
14964985	EDI: CAPITALONE.COM	Jan 08 2025 05:21:00	Capital One N.A. by AIS InfoSource LP as agent, PO Box 71083, Charlotte NC 28272-1083
14964405	+ EDI: AIS.COM	Jan 08 2025 05:27:00	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14962860	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jan 08 2025 00:41:00	Dept Of Education/neln, Po Box 82561, Lincoln, NE 68501-2561

District/off: 0313-4

User: admin

Page 2 of 3

Date Rcvd: Jan 07, 2025

Form ID: 309I

Total Noticed: 31

14962861	+ EDI: DISCOVER	Jan 08 2025 05:21:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14962862	Email/Text: operations@empower.me	Jan 08 2025 00:41:00	Empower Cash Advance, Attn: Bankruptcy, 660 York St Ste 102, San Francisco, CA 94110
14962863	EDI: JPMORGANCHASE	Jan 08 2025 05:21:00	Jpmcb, MailCode LA4-7100, 700 Kansas Lane, Monroe, LA 71203
14966105	Email/PDF: resurgentbknotifications@resurgent.com	Jan 08 2025 01:11:00	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14962864	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 08 2025 00:39:35	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
14962866	Email/Text: EBN@Mohela.com	Jan 08 2025 00:41:00	Mohela, Attn: Bankruptcy, 633 Spirit Drive, Chesterfield, MO 63005
14962867	Email/Text: EBN@Mohela.com	Jan 08 2025 00:41:00	Mohela/dept Of Ed, 633 Spirit Drive, Chesterfield, MO 63005
14962865	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 08 2025 00:41:00	Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
14962868	+ EDI: AGFINANCE.COM	Jan 08 2025 05:21:00	Onemain, Po Box 1010, Evansville, IN 47706-1010
14962869	EDI: PRA.COM	Jan 08 2025 05:27:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
14962870	^ MEBN	Jan 08 2025 00:23:46	Sunbit Financial, Attn: Bankruptcy, 10880 Wilshire Blv Suite 870, Los Angeles, CA 90024-4109
14962871	+ EDI: SYNC	Jan 08 2025 05:21:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14962872	+ EDI: WTRRN BANK.COM	Jan 08 2025 05:21:00	Target NB, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
14962874	+ Email/Text: legal@tuckeralbin.com	Jan 08 2025 00:41:00	Tucker Albin & Associates, Inc., 1702 Collins Blvd, Suite 100, Richardson, TX 75080-3662
14963497	Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Jan 08 2025 01:11:05	U.S. Department of Housing and Urban Development, 801 Market Street, Philadelphia, PA 19107

TOTAL: 28

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0313-4

User: admin

Page 3 of 3

Date Rcvd: Jan 07, 2025

Form ID: 309I

Total Noticed: 31

Date: Jan 10, 2025

Signature: /s/Gustava Winters

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 7, 2025 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor CMG Mortgage Inc. bkgroup@kmlawgroup.com
JOSEPH L QUINN	on behalf of Joint Debtor Meredith Haleen Conrad CourtNotices@rqplaw.com
JOSEPH L QUINN	on behalf of Debtor William Vincent Conrad CourtNotices@rqplaw.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

<b>Information to identify the case:</b>		
Debtor 1:	<b>William Vincent Conrad</b>	Social Security number or ITIN: xxx-xx-8136
	First Name Middle Name Last Name	EIN: -- --
Debtor 2:	<b>Meredith Haleen Conrad</b>	Social Security number or ITIN: xxx-xx-8078
(Spouse, if filing)	First Name Middle Name Last Name	EIN: -- --
United States Bankruptcy Court:	Eastern District of Pennsylvania	Date case filed for chapter: 13 12/23/24
Case number:	24-14564-pmm	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	William Vincent Conrad	Meredith Haleen Conrad
<b>2. All other names used in the last 8 years</b>		fka Meredith Haleen Specht
<b>3. Address</b>	32 Park Road Reading, PA 19609	32 Park Road Reading, PA 19609
<b>4. Debtor's attorney</b> Name and address	JOSEPH L QUINN Ross, Quinn & Ploppert, P.C. 192 S. Hanover Street Suite 101 Pottstown, PA 19464	Contact phone 610-323-5300 Email: CourtNotices@rqplaw.com
<b>5. Bankruptcy trustee</b> Name and address	SCOTT F. WATERMAN [Chapter 13] Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	United States Bankruptcy Court Office of the Clerk, Gateway Building 201 Penn Street, 1st Floor Reading, PA 19601	Hours open: Philadelphia Office -- 9:00 A.M. to 4:00 P.M.; Reading Office -- 9:00 A.M. to 4:00 P.M.  Contact phone (610)2085040  Date: 1/7/25

**For more information, see page 2**

Case number **24-14564-pmm**

<b>7. Meeting of creditors</b>	<b>January 28, 2025 at 2:00 PM</b>	<b>Location:</b> The meeting is by Zoom. Go to <a href="#">Zoom.us</a> , Click on JOIN or call 1 (484) 309-8709, Enter Meeting ID 503 796 7663, and Passcode 4545941595  For additional meeting info, go to <a href="https://www.justice.gov/ust/moc">https://www.justice.gov/ust/moc</a>
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"><li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li><li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li></ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 3/29/25</b>  <b>Filing deadline: 3/3/25</b> <b>Filing deadline: 6/21/25</b>
	<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of \$463.00 per month for 42 months. The plan is enclosed. The hearing on confirmation will be held on: <b>2/27/25 at 10:00 AM</b> , Location: <b>Zoom</b> . For Zoom link, see the current, Hearing Calendar for the Judge on the Court website	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	